

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: KAREN LYNN HACKNEY	§	Case No. 1:17-bk-03860
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/19/2017.
- 2) The plan was confirmed on 08/23/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/09/2018, 11/01/2018, 01/29/2019, 02/28/2019, 06/04/2019, 09/23/2019, 10/18/2019, 01/28/2020, 02/19/2020, 06/19/2020, 07/15/2020, 02/03/2021, 03/02/2021, 07/29/2021, 10/08/2021, 04/04/2022, 05/12/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/20/2018, 01/16/2019, 05/09/2019, 09/16/2019, 01/14/2020, 09/21/2021.
- 5) The case was dismissed on 01/09/2023.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 13,615.00	
Less amount refunded to debtor(s)	\$ 186.00	
NET RECEIPTS		\$ 13,429.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 8,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,048.69	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,048.69
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	8,000.00	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	47,846.87	42,867.52	42,867.52	3,797.70	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	0.00	1,150.73	1,150.73	101.94	0.00
SANTANDER CONSUMER USA	Sec	22,299.00	22,744.10	479.84	0.00	0.00
SANTANDER CONSUMER USA	Uns	1,920.76	7,074.89	0.00	0.00	0.00
LOWER PAXTON TOWNSHIP	Sec	4,340.50	5,425.63	5,425.63	480.67	0.00
LOWER PAXTON TOWNSHIP	Sec	0.00	5,425.63	0.00	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	205.33	205.33	0.00	0.00
AMERIMARK	Uns	500.00	553.63	553.63	0.00	0.00
FARM SERVICE AGENCY	Sec	206,000.00	198,469.09	0.00	0.00	0.00
SWISS COLONY	Uns	147.00	147.46	147.46	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	251.33	251.33	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	535.00	596.21	596.21	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	301.49	282.07	282.07	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	2,143.32	12,182.65	12,182.65	0.00	0.00
MABT/TOTVISA	Uns	674.38	350.93	350.93	0.00	0.00
MID AMERICA BANK & TRUST	Uns	0.00	378.65	378.65	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	816.81	819.10	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	434.00	434.79	434.79	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	595.14	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	273.48	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	741.00	800.65	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	242.00	278.12	278.12	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	269.00	305.64	305.64	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	112.24	111.78	111.78	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	206.00	236.61	236.61	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	134.00	164.73	164.73	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,800.00	2,838.57	2,838.57	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	816.81	816.81	0.00	0.00
M&T BANK MORTGAGE	Sec	100,000.00	NA	NA	0.00	0.00
CCB/JJILL	Uns	78.00	NA	NA	0.00	0.00
MINDYS GOODMAN ESQUIRE	Uns	1,057.83	NA	NA	0.00	0.00
ROUTE 22 STOR-ALL	Uns	1,337.33	NA	NA	0.00	0.00
VALLEY POOLS INC	Uns	1,056.47	NA	NA	0.00	0.00
MILES KIMBALL	Uns	45.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 479.84	\$ 0.00	\$ 0.00
All Other Secured	\$ 49,443.88	\$ 4,380.31	\$ 0.00
TOTAL SECURED:	\$ 49,923.72	\$ 4,380.31	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 20,135.31	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,048.69	
Disbursements to Creditors	\$ 4,380.31	
TOTAL DISBURSEMENTS:		\$ 13,429.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/10/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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